




FDC CONSERVATIVE PORTFOLIO

Information is correct at 31 March 2019

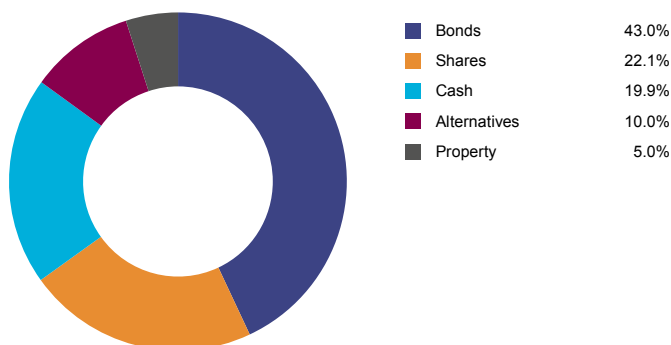
FUND FACTS

	OBJECTIVE	To achieve a low level of capital growth with low risk of capital loss
	INVESTMENT STYLE	Active & Indexed
	SIZE	19.5 million

IRISH LIFE RISK LEVEL (IL)

IL1	IL2	IL3	IL4	IL5	IL6	IL7
LOWER RISK						HIGHER RISK

ASSET ALLOCATION



FUND DESCRIPTION

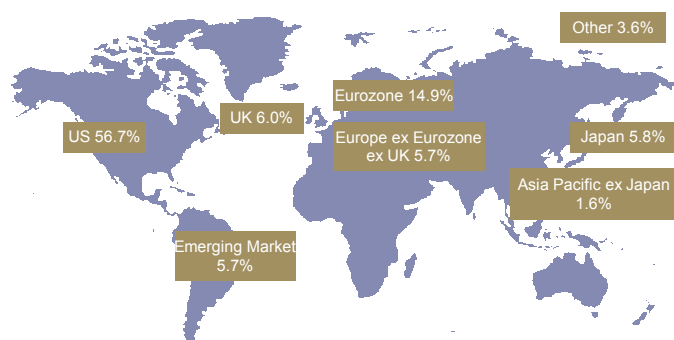
This fund holds a mix of assets, but invests primarily in cash and bonds. The bond holdings will normally be diversified across different sectors such as government, corporate and emerging market fixed interest investments. Smaller allocations will be made in global equities and other assets such as alternative investments. Investors in this fund accept that capital growth may be low in return for lower risk of capital loss. The fund uses an active asset allocation strategy to move money between shares and cash.

Warning: If you invest in this product you may lose some or all of the money you invest.

BONDS BY FUND

FUND NAME	%
Indexed 1-5 Year EMU Gov Bonds	40.5%
BlueBay Investment Grade Bond Fund	32.7%
Indexed Eurozone Inflation Linked Bonds	11.7%
Indexed Global High Yield Bonds	8.2%
Indexed Emerging Market Gov Bonds	6.9%

SHARE REGIONAL DISTRIBUTION



TOP TEN DEPOSITS HELD WITH

COUNTERPARTIES	COUNTRY
Barclays Bank	UK
Basler Kantonalbank	Switzerland
BNP Paribas	France
Credit Industriel	France
Landeskreditbank	Germany
Lloyds TSB Bank	UK
Mizuho Corporate Bank	Japan
Natixis Paris	France
Sumitomo Mitsui	Japan
UBS	Switzerland

The assets in this fund may be used for the purposes of securities lending in order to earn an additional return for the fund. While securities lending increases the level of risk within the fund it also provides an opportunity to increase the investment return. External asset managers may change over time. Underlying funds or investments may be subject to incentive fees. This fund may borrow to invest which increases both the risk and opportunity for return.

This fund is provided by Irish Life Assurance plc and is managed by Irish Life Investment Managers Limited. It is developed together with FDC to meet the needs of a specific client risk profile.

Warning: This fund may be affected by changes in currency exchange rates.

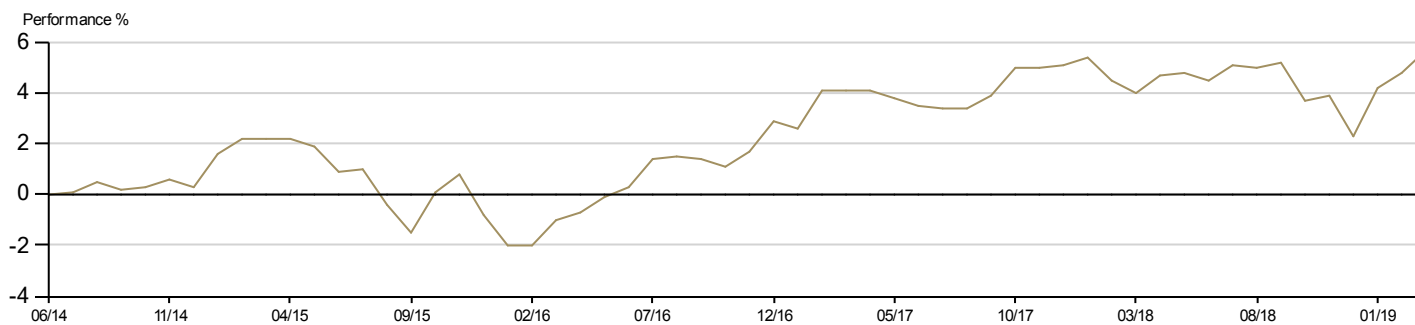
CALENDAR YEAR RETURN

	2015	2016	2017	2018	YTD
Fund	-1.10%	3.73%	2.14%	-2.67%	3.33%

PERFORMANCE AS AT 31/03/2019

	1 Month	3 Month	1 Year	3 Year p.a.	Since Launch p.a.
Fund	0.86%	3.33%	1.64%	2.21%	1.16%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 1.15%. The fund management charge and product charges will vary depending on the terms and conditions of your contract.

Launch Date (for the series used in the above performance illustration) = 12 Jun 2014; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

Warning: Past performance is not a reliable guide to future performance.

Warning: The value of your investment may go down as well as up.

To find out more about our fund range and to view the latest market and fund manager updates please visit:
<http://www.irishlife.ie>